

**Practitioner's Docket No. LAF-2007-ABDC-0**

***PATENT***

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: William J. Hurley

Application No.: 10/026,028

Group No.: 3694

Filed: 04/09/2002

Examiner: Basit, Abdul

For: Asset backed debt consolidation

**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**

**RESPONSE TO OFFICE ACTION MAILED 04/05/2007**

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2.

**Remarks/Arguments** begin on page 3 of this paper.